



Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th June, 2025 (Unaudited)

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DIS01: Key Prudential Metrics

	Available Capital	Amounts UGX. 000				
		30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Core capital	766,639,884	746,060,413	725,855,415	724,627,155	700,842,729
2	Supplementary capital	28,047,220	27,556,536	27,842,214	26,775,347	26,672,323
3	Total capital	794,687,104	773,616,949	753,697,629	751,402,502	727,515,052
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,497,676,810	2,391,830,922	2,401,637,200	2,407,853,251	2,312,440,266
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	30.69%	31.19%	30.22%	30.09%	30.31%
6	Total capital ratio (%)	31.82%	32.34%	31.38%	31.21%	31.46%
	Capital conservation buffer requirements					
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
9	Systemic buffer (for DSIBs) (%)	0%	0%	0%	0%	0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum	18.19%	18.69%	17.72%	17.59%	17.81%

	capital requirements (%)					
13	Total Basel III leverage ratio exposure measure	3,840,803,137	3,653,636,810	3,668,185,955	3,543,952,174	3,553,813,168
14	Basel III leverage ratio (%) (row 1 / row 13)	19.96%	20.42%	19.79%	20.45%	19.72%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	1,147,846,654	1,031,069,715	964,748,900	989,596,855	950,124,994
16	Total net cash outflow	48,362,451	41,010,600	48,900,706	47,549,041	64,267,633
17	LCR (%)	2,373.43	2,514.15	1,972.87	2,081.21	1,478.39
Net Stable Funding Ratio						
18	Total available stable funding	1,809,732,909	1,680,849,494	1,731,938,228	2,004,042,905	1,930,748,945
19	Total required stable funding	1,428,167,459	1,352,986,214	1,448,885,336	1,408,770,652	1,406,327,906
20	NSFR	126.72	124.23	119.54	142.25	137.29

DIS03: Overview of RWA

		30.06.2025	31.03.2025	30.06.2025
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	
1	Credit risk (excluding counterparty credit risk)	1,735,553,944	1,703,048,615	208,266,473
2	Counterparty credit risk (CCR)	462,978,957	388,959,815	55,557,475
3	Market risk	18,154,048	26,217,095	2,178,486
4	Operational risk	280,989,860	273,605,398	33,718,783
5	Total (1 + 2 + 3 + 4)	2,497,676,809	2,391,830,923	299,721,217

DIS04 – Composition of regulatory capital

		30.06.2025 Amounts UGX '000
	Common Equity Tier 1 capital: instruments and reserves	
1	Permanent shareholders' equity (issued and fully paid-up common shares)	150,000,000
2	Share premium	-
3	Retained earnings	594,811,060
4	Net after tax profits current year-to date (50% only)	38,152,929
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	Tier 1 capital before regulatory adjustments	
	Tier 1 capital: regulatory adjustments	782,963,989
8	Goodwill and other intangible assets	4,301
9	Current year's losses	0
10	investments in unconsolidated financial subsidiaries	-
12	deficiencies in provisions for losses	-
14	Other deductions determined by the Central bank	8,596,043
26	Other deductions determined by the Central bank	7,723,761
28	Total regulatory adjustments to Tier 1 capital	
29	Tier 1 capital	766,639,884
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	13,089,250
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	14,957,970
48	Hybrid capital instruments	0
49	<i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	0

58	Tier 2 capital	28,047,220
59	Total regulatory capital (= Tier 1 + Tier2)	794,687,104
60	Total risk-weighted assets	2,497,676,810
Capital adequacy ratios and buffers		
61	Tier 1 capital (as a percentage of risk-weighted assets)	30.69%
63	Total capital (as a percentage of risk-weighted assets)	31.82%
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.50%
65	Of which: capital conservation buffer requirement	2.50%
66	Of which: countercyclical buffer requirement	0
67	Of which: bank specific systemic buffer requirement	0
68	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	18.19%
Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%

DIS05: Asset Quality

Frequency semiannual 30.06.2025

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net
		Defaulted exposures	Non-defaulted exposures	Specific	General		values (FIA/MDIA)
							(a+b-d-e)
1	Loans and advances	427,200	1,495,569,843	155,977	14,957,971	44,083	1,480,883,095
2	Debt Securities						
3	Off balance sheet exposures	0	166,213,897	0	0	0	166,213,897
4	Total	427,200	1,661,783,740	155,977	14,957,971	44,083	1,646,941,015

DIS06: Changes in stock of defaulted loans and debt securities 30.06.2025

		Amount UGX '000
1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	2,976,526
2	Loans and debt securities that have defaulted since the last reporting period	11,033,810
3	Returned to non-defaulted status	11,656,681
4	Amounts written off	1,813,409
5	Other changes	-113,046
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period (1+2-3-4+5)	427,200



Head Office, Plot 18, Kampala Road, Kampala, Uganda

Attestation

On July 30, 2025, the Board of Directors, under Agenda Item No. A - 11, considered and subsequently approved the Bank's Pillar 3 Market Disclosure Data as of June 30, 2025.

SN	Name of Director	Designation	Signature
1.	Dr. Rebecca Isabella Kiconco	Independent Non-Executive Director/Chairperson	
2.	Robert Tebasuulwa Kamoga	Independent Non-Executive Director	
3.	Shashi Dhar	Managing Director	
4.	Mishra Deepak Kumar	Executive Director	